

**MINUTES**  
**New Hampshire State Commission on Aging**  
**Monday, April 17, 2023 10:00 a.m.-Noon**  
**NH Hospital Association, 125 Airport Road, Concord, NH**

**Present in person:** Susan Ruka, Chair; Carol Stamatakis, Vice Chair; Roberta Berner, Clerk; Sunny Mulligan Shea, DOJ; Thom O’Connor, DHHS; Tracy McGraw, DOL; Dee Pouliot, NH Housing Finance Authority; Shelley Winters, DOT; Appointed by the Governor: Polly Campion, Doug McNutt, Daniel Marcek, Kristi St. Laurent, Rep. Lucy McVitty Weber, Laurie Duff

Rebecca Sky, Executive Director; Chris Dugan, Communications and Engagement Director

**Present via teleconference** Beth Quarm Todgham, Rev. Susan Nolan, Suzanne Demers, Susan Denopoulos

**Absent:** Rep. James MacKay; Rep. Charles McMahan; Sen. Bill Gannon; Richard Lavers, NHES; Susan Buxton, Long-Term Care Ombudsman; Michael Todd, DOS; Harry Viens, Roxie Severance

**Presenters:** Will Arvelo, Executive Director, Cross Roads House, Portsmouth, NH; Dee Pouliot, Managing Director, Assisted Housing Division, NH Housing Finance Authority; Melissa Margolin, Executive Director, Housing Action NH

**Guests:** Annmarie Timmins, NH Bulletin; Paul Cuno-Booth, NHPR; Heather Carroll, Jennifer Rabalais, John Wilson, Isadora Rodriguez-Legendre, Heather Smith, Marianne Jackson, Judith Jones, Tim Kershner, Lois Cote, Kris Hering, Ashlee Chaine, Teri Palmer, Amy Moore, Martha McLeod, Cheryl Steinberg, Peter Burke

**I. Welcome, Attendance, Review of Minutes**

Chair Sue Ruka provided an overview of the agenda and welcomed the Commission members and guests to the meeting. Today’s meeting was held concurrently in person at NH Hospital Association and via teleconference. A quorum was present in person later in the meeting, so review of the minutes took place once a quorum was present.

**II. Older Adult Homelessness, Housing Challenges and Policy Considerations**

Chair Ruka welcomed and introduced the presenters.

**A. Will Arvelo, Executive Director, Cross Roads House, Portsmouth, NH**

Mr. Arvelo described Cross Roads House, the second-largest homeless shelter in the state, as a low barrier, emergency facility serving all ages with 96 beds. The average individual stay is 62 days.

Over the past few years, the shelter has experienced a significant increase in its age 50 and over population. He attributed that to the pandemic creating housing bottlenecks and the difficulty of finding affordable housing in the state, particularly accessible housing. The shelter’s growing older population includes many individuals who have complex needs—underlying health issues, ADA requirements, mobility challenges, incontinence and mental health issues. Mr. Arvelo said, “We just don’t have staff with the training that is paid to deal with this kind of work.” The shelter’s bunk system does not work well for a population with some of these challenges.

Mr. Arvelo said, “With rapidly rising rents, people are becoming homeless for the first time. They feel dread when they enter the homeless shelter. They don’t want to be there. They often are surprised at how welcoming we are and at the availability of case management.”

The shelter recently served an 83-year old woman who was living in her car, which had burned. Such individuals not only need affordable housing, Arvelo said, but deeply affordable housing.

The trend in this work is to focus on prevention before someone becomes homeless, Mr. Arvelo said. Case management is key, as is working with landlords. He added that 95 percent of those placed in housing stay placed. He said that, of course, the housing issues of shortage and affordability won't be solved overnight but that he is working with developers and municipalities to focus on affordability and to hold onto affordable units for the long term.

At this time, the shelter receives an \$8 per night subsidy from the state and a modest appropriation from the municipality. The organization currently must raise 70 percent of its budget through fund-raising. "This is an essential service, and it is unsustainable," Mr. Arvelo said.

Executive Director Rebecca Sky asked about whether SB231 would provide assistance. It includes some additional support for homeless shelters.

Commission member Laurie Duff asked Mr. Arvelo if he were familiar with innovative solutions to the homelessness issue. He mentioned the "Housing First" direction at the federal level, which focuses on placing individuals in housing rather than shelters then providing wrap-around services. He also discussed the "tiny homes" movement, which, he noted, was still transitional for people. Dover has a "tiny homes" program, he said. He added that he is working with faith institutions that may own unused property that could be put into housing, once zoning and other potential barriers are addressed.

**B. Dee Pouliot, Managing Director, Assisted Housing Division, NH Housing Finance Authority (PowerPoint presentation attached)**

Ms. Pouliot provided an overview of assisted housing programs within NH Housing during her presentation. She discussed Section 8 vouchers which provide direct assistance to low-income households through the federal department of Housing and Urban Development (HUD). Seventy-eight percent of voucher recipients are older adults and adults with disabilities. The average income of a recipient is \$18,550; 4,281 vouchers are administered by NH Housing; the waiting time for the 9,632 individuals awaiting a voucher averages 113 months; attrition is only around 25 per month. The total value of the rental assistance is \$40 million. Additional vouchers are available through 18 local housing authorities in the state, and applicants may apply to more than one housing authority.

The voucher waiting list is weighted according to preferences. Those ranked more highly include households with a family member who has a terminal illness, households with a family member eligible for services through Choices for Independence (CFI, State Medicaid Waiver), or those entering from specific transitional housing with individual case management services. Their wait could range from 6 to 12 months. People who are rent-burdened and at risk of homelessness, including veterans and victims of domestic violence, are ranked for a longer wait, averaging 5 to 7 years.

Within the past 25 years, the voucher participant profile has changed with inflation. The average gross annual income has risen from \$11,293 to \$18,550; in the same period, average gross monthly rent has risen from \$643 to \$1,402 and the average number of months spent on the program has risen from 53 to 113 months. The average monthly housing assistance amount has gone from \$372 to \$930. Approximately 16 percent of those on the waiting list are aged 62 or older.

Ms. Pouliot spoke briefly about other NH Housing affordable housing programs and referred those attending to the Directory of Assisted Housing, published by NH Housing and available online. Click on "search for housing" on the home page of [nhhfa.org](http://nhhfa.org).

Commission member Polly Campion asked how many older adults were receiving housing services in total through vouchers, rent subsidies, or through the housing division. Ms. Pouliot said that she would respond once she had a chance to review the data.

**C. Elissa Margolin, Executive Director, Housing Action NH (PowerPoint presentation attached)**

Ms. Margolin described Housing Action NH, an advocacy membership organization in operation since 2009. In brief, the organization's most pressing current concern is that 23,000 new affordable homes are needed immediately in the state. New Hampshire has a .5% vacancy rate, when ideally it should be between 5 and 7 percent.

She included slides outlining "wins" that the organization had had—funding appropriations for the NH Affordable Housing Fund, a new supportive housing benefit in the state's Medicaid plan among them. A "not yet" slide focused on the need to enable inclusionary zoning for added housing, extending notice of need to vacate given such a difficult market, and a continuation of the density study bill. She noted that regarding SB 231, the organization had advocated for developers' affordable housing to remain in the affordable housing pool for 20 years—now reduced to 10 years in the bill.

She invited attendees to attend biweekly Zoom advocacy meetings of the NH Housing Caucus, staffed by Housing Action NH.

**D. Questions and Discussion**

Commission member Campion asked if any of the presenters had a "magic wand" solution. Ms. Margolin responded that she had come to realize that the cultural piece was key and that we need to make room for others, moving toward a "yes in my backyard" culture. Mr. Arvelo agreed and added, "We need to make a space for vulnerable populations, not continue to shift affordable housing to market rate."

Commission member Doug McNutt said that there were some "niche" solutions that could help incrementally with the affordable housing shortage. He mentioned shared housing and co-housing as two examples.

Commission member Beth Quarm Todgham asked where senior housing facilities fit into the picture. Ms. Pouliot directed her to the on-line Directory of Assisted Housing. Executive Director Rebecca Sky asked if housing supports (e.g., wrap-around services) are identified in the directory, and Ms Pouliot said they were not unless they were implied in the name of the facility.

**III. Overview and Discussion of COA State House Team Tracked Bills (Polly Campion)**

Polly Campion presented the Commission's policy group Legislative report. The group meets every Friday at 1 p.m. during the Legislative Session to review bills and their status. An up-to-date hand-out of tracked bills is available through the Commission office and was e-mailed to Commission members prior to today's meeting.

Ms. Campion explained that in the New Hampshire Senate, when a bill is passed and "laid on the table," the intention is to insert it into the budget later in the process. Such bills include SB36 (System of Care bill), SB86 (includes Medicaid rates), SB234 (awareness of Alzheimer's disease and other dementias), SB145 (housing "champions") and SB231 (affordable housing).

Mr. McNutt spoke briefly about the biennial state budget. He noted that it appears likely that Medicaid expansion will pass. Fifteen percent of beneficiaries are between the ages of 56 and 65, possibly between jobs or in low wage jobs. Rate increases for senior nutrition services and Choices for Independence are in the House Budget, but the dollar amount remains unspecified. He said, "We must focus on getting the rates

up,” and said he was unsure if the increase was intended to go toward rate increases or increased utilization of the services.

Commission member and Rep. Lucy Weber said that the presentation on Medicaid Expansion was one of the best her committee had ever seen.

Ms. Campion concluded by saying that it appeared that LNA licensing had been removed from the recommended repeal of a number of licenses. She thanked the policy team, who has offered “yeoman service” to the Commission.

**IV. Review of March COA Meeting Minutes**

With a quorum of Commission members present, Chair Ruka asked for a vote on the March meeting minutes. Rep. Weber made a motion to approve the minutes as written; Mr. McNutt seconded the motion; the motion was approved unanimously by voice vote.

**V. Volunteer Awards (Beth Quarm Todgham and Chris Dugan)**

Ms. Todgham and Chris Dugan are working together on this annual program. A group of Commission volunteers came together recently and reviewed an outstanding group of nominees to select this year’s recipients. Mr. Dugan said that he is working with the Governor’s Office to pin down a specific date and time for the awards celebration, which typically takes place in the Executive Council meeting room adjacent to the Governor’s Office.

**VI. Public Input**

Chair Ruka invited input from the public. Marianne Jackson spoke about the home-share program in the Conway area and the insurance problems it has confronted. She asked that we take a look at what could be done at the state level to reduce regulatory barriers to such a program. Commissioner Tracy McGraw asked if waivers could be granted to protect “matchmakers,” homeowners and home-seekers, explaining any liability to each party. With similar programs existing in other states (Vermont, Maine and Colorado were noted), could their experiences provide helpful background information?

Executive Director Sky asked that Commission members and other participants let her know their opinion about meeting at the NH Hospital Association in the future. She was especially interested in sound and picture quality for those attending remotely.

**VII. Adjournment**

The meeting was adjourned at noon.

**The next Commission meeting will take place on  
Monday, May 15, 2023, 10 a.m.-Noon  
NH Hospital Association, 125 Airport Road, Concord, NH**

Power Point Presentations shared during the meeting begin the next page.



# ASSISTED HOUSING PROGRAMS



April 2023

[NHHousing.org](http://NHHousing.org)

## ASSISTED HOUSING DIVISION

- **Housing Choice Vouchers**

(Section 8 vouchers)

Direct assistance to low-income households through HUD program



- **Other Assistance Programs**

- Family Self-Sufficiency financial & employment coaching
- Moving to Work Agency
- Landlord Incentives

CY22 HOUSING CHOICE VOUCHER ASSISTANCE	
<b>\$18,550</b> Average Income of Participant	<b>\$40 MILLION</b> Provided in Rental Assistance
<b>4,251</b> Vouchers Allocated to NH Housing and Issued to Households	<b>8,000</b> Average Number of Household Applications on our Waiting List
<b>113</b> Average Months on the Program	<b>25</b> Average Attrition Rate Vouchers Per Month



[NHHousing.org](http://NHHousing.org)

Assisted Housing Programs

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## HOUSING CHOICE VOUCHER PROGRAM OVERVIEW

Provides rent subsidies so eligible families can afford to rent or purchase decent, safe, and healthy housing

- New Hampshire Housing provides Voucher subsidies to eligible families throughout New Hampshire (Section 8)
- We determine tenant income eligibility, inspect units to ensure HUD's standards are met, and negotiate reasonable rents that reflect the local housing market
- Tenant-based assistance means the assisted unit is selected by the family



NHhousing.org

Assisted Housing Programs

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## HOUSING CHOICE VOUCHER PROGRAM OVERVIEW

Provides rent subsidies so eligible families can afford to rent or purchase decent, safe, and healthy housing

- **4,281** vouchers are administered by New Hampshire Housing
  - 11,243 total vouchers in the state with 18 local housing authorities
  - Applicants can apply to more than one housing authority
- Vouchers can be applied to homeownership
- Special Purpose Vouchers allocated by HUD for Veterans, Mainstream, Family Reunification, Foster Youth to Independence and Emergency Housing Voucher Programs
- There are more than **9,500** applicants on the waiting list



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Assisted Housing Programs

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## WAITING LIST PREFERENCES

### Higher Ranking Preferences: 6-12 months possible wait

- Terminal Illness - Households with a family member who has a terminal illness
- Choices for Independence (CFI) formerly HCBC - Households with a family member who is eligible for services through the State Medicaid Waiver
- Transitional Housing - Transitional Housing programs (FIT, The Way Home, DHHS, and Veterans through Harbor Homes) which provide individual case management services

### Longer Wait: 5 - 7 years

- People who are rent burdened / at risk of homelessness come after the higher-ranking preferences and the estimated wait time is 5-7 years
- This includes victims of domestic violence and veterans



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## VOUCHER PARTICIPANT PROFILE

	Average Gross Annual Income	Average Gross Monthly Rent	Average Monthly HAP Amount	Average Months on Program
2023	\$18,550	\$1,402	\$930	113 (9+ years)
1998	\$11,293	\$ 643	\$372	53 (4+ years)



## HOUSING CHOICE VOUCHER APPLICANT PROFILE

### 9,632 applicants on the waiting list

- 1,584 (16%) - 62+ years of age (132 are 75+ years old)
  - 867 have a disability
  - In 2023: added 1,629 on the waiting list (188 are 62+ years old)
- Elderly applicants by preference
  - 2 - Terminal illness
  - 3 - Choices for Independence (requires DHHS verification)
  - 21 - Victim of Domestic Violence
  - 60 - Veteran
  - 651 - No preference
  - 847 - Rent Burdened/At Risk of Becoming Homeless



## AFFORDABLE HOUSING PROGRAMS

- **Section 8 Project-Based Properties.** Subsidized developments that provide rental subsidies to eligible households through the HCV / Section 8 Program.
  - New Hampshire Housing also serves as contract administrator for these HUD-funded Section 8 assisted properties throughout the state.
- **Low-Income Housing Tax Credit Program.** Federal funding provides an incentive for the acquisition, construction & rehabilitation of affordable housing; when rented, units have income and rent limits.
- **HOME Program.** HOME funds are allocated to the state under the Federal HOME Investment Partnerships Program. Income and rent restrictions apply.
- **HUD's Public Housing Program.** Owned and managed by local housing authorities.



# ADMINISTRATION OF HOUSING DEVELOPMENTS

## CY22 Housing Choice Voucher Assistance (NH Housing)

- \$40 million provided in rental assistance
- \$18,550 average income of participant
- 4,252 vouchers allocated to NH Housing
- 8,000 average number of household applications on waiting list.

## Performance Based Contract Administration

- We oversee 475 properties with more than 15,000 units that have received NH Housing financing or are part of our HUD PBCA oversight contract
- Oversee the administration of 145 housing developments with 147 contracts (5,755 units)
- About 65% of the residents in these units are seniors or persons with disabilities with a median household income of \$16,121
- We processed more than \$61 million in PBCA funds in FY2022



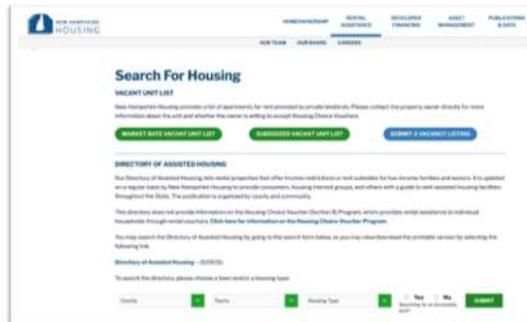
NHHousing.org

Assisted Housing Programs

# SOURCES FOR HELP IN FINDING HOUSING

## DIRECTORY OF ASSISTED HOUSING

- Published by New Hampshire Housing
- Lists housing subsidized with funding from HUD, Rural Development, or New Hampshire Housing
- Does not include information on Housing Choice Voucher Program (Section 8)



NHHousing.org

Assisted Housing Programs

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603-472-8623

[NHHousing.org](https://www.nhhousing.org)

[info@nhhfa.org](mailto:info@nhhfa.org)

## CONTACT US

### Dee Pouliot

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working to improve state and federal policy  
so everyone in New Hampshire has a place to call home.



## MEMBERS

- ✓ Develop, Finance, Manage Affordable Housing
- ✓ Supportive Housing
- ✓ Public Housing Agencies
- ✓ Homeless Service Agencies
- ✓ Housing Advocates

## Housing Crisis



**\$26.29**

The current Housing Wage in New Hampshire

Source: Out of Reach 2022 Report, National Low Income Housing Coalition



**20,000**

The number of new affordable homes necessary to address the economic needs of the state

Source: 2022 Residential Rental Costs Survey, NH Housing

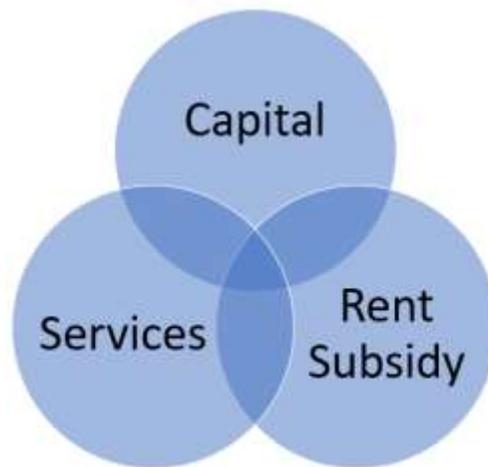


**0.5% Vacancy**

New Hampshire lacks enough rental housing

Source: 2022 Residential Rental Costs Survey, NH Housing

## AREAS of PUBLIC POLICY



## WIN COLUMN

- ✔ Secured a dedicating funding source for the [New Hampshire Affordable Housing Fund](#) (currently at \$5 million per year);
  - ✔ Secured major state appropriations for the New Hampshire Affordable Housing Fund; (from \$2.5 to \$25 million);
  - ✔ Secured appropriations for an increase in DHHS program contracts for [homeless services](#); (from \$1 to \$9 million);
  - ✔ Created a new state [eviction prevention fund](#) at DHHS (\$ 3 million);
  - ✔ [Accessory Dwelling Unit](#) legislation;
  - ✔ [Housing Appeals Board](#)
  - ✔ Coordinate [Our Homes, Our Votes, Our New Hampshire](#) - an educational campaign during the New Hampshire presidential primary;
  - ✔ Launch and coordinate a statewide [Covid testing program for homeless shelters](#) in partnership with UNH labs;
  - ✔ Successfully advocated for a 1915i to create a [new supportive housing benefit in NH's Medicaid plan](#) (recently approved by CMS);
  - ✔ Work with NH congressional delegation to lead on important reforms to the USDA's 515 rural development program (see Senator [Shaheen's Strategy and Investment in Rural Housing Preservation Act](#))
- 
- ✔ Helped pass legislation [removing the real-estate transfer tax burden](#) when affordable housing properties have changes in investors;
  - ✔ Successfully advocated for a [\\$35 million rental assistance program](#) from CARES Act funding;
  - ✔ Successfully advocated for and helped implement a [\\$15 million homeless shelter infrastructure program](#) from CARES Act funding (Shelter Modification Program);
  - ✔ Advocate for improved administration of the [NH emergency rental assistance](#) program and the [\\$20 million off ramp extension](#);
  - ✔ Successfully advocate for improvements to the [\\$100 million InvestNH program](#);
  - ✔ Successfully advocate to Joint Fiscal for two rounds of homeless services funding from ARPA (Shelter Modification Program II and most recently \$5 million for current contract increases and \$1 million for a new County based program for winter sheltering needs;
  - ✔ Helped pass the new [Community Toolbox Bill](#) that includes enhanced training, improved timelines, impact fee transparency, and a requirement that municipalities that offer density bonuses for age restricted housing must also offer it for affordable housing;
  - ✔ Successfully advocated for the expansion of [RSA 79-e and TIFF](#) (tax increment financing) for affordable housing; and
  - ✔ Protected the [NH workforce housing law](#).



## N.Y.P.

- Source of Income Protection
- Fourplex By Right on Water/Sewer
- Judiciary Timelines
- Enabling Inclusionary Zoning
- Notice Bills, Renovation Evictions
- Continuation of Density Study Commission



## 2023 Session

- Biennial Budget (SFY 2024-2025) – SB 231
  - Affordable Housing Fund
  - InvestNH
  - Historic Housing Tax Credit
  - Homeless Services
  - Homeownership Innovation Program
- Housing Champion Program – SB 145
  - Technical Assistance, Recognition, Impact and Infrastructure Grants

## NH Housing Caucus

### Caucus Vision:

Legislators will have the knowledge and resources to fully understand and address the housing and homelessness crisis New Hampshire faces and the impact that it has on families, businesses, and their communities.

### Caucus Mission:

The NH Housing Caucus is a bipartisan coalition that uses its collective voice to engage and educate other policymakers on issues related to affordable housing, housing stability, and homelessness and supports policy advancements to address the housing crisis.



[www.housingactionnh.org](http://www.housingactionnh.org)